



Information Partners Can Use on:

Next Steps for People with Medicare Who Qualify for Extra Help

New Medicare Prescription Drug Coverage

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This tip sheet explains what people with Medicare should do after they receive a letter from the Social Security Administration (SSA) or their state telling them that they qualify for extra help.

Step 1: Learn about Options

To get extra help paying for prescriptions, they will need to choose and join a Medicare drug plan. They have three options to consider.

Option 1: They can join a Medicare drug plan on their own. They can visit www.medicare.gov on the web or call 1-800-MEDICARE (1-800-633-4227) for help comparing plans and joining a plan that works for them. TTY users should call 1-877-486-2048. When comparing these plans, they should find out which plans cover the prescriptions they take and what pharmacies they can use to fill their prescriptions. If they choose and join a drug plan, Medicare won't enroll them in a plan.

Option 2: Medicare will enroll them in a Medicare drug plan. If they don't join a Medicare drug plan or call 1-800-MEDICARE and decline Medicare prescription drug coverage, Medicare will enroll them in a Medicare drug plan and send them a letter telling them when their coverage will begin.

Option 3: They can decline to have Medicare enroll them in a plan. They can choose not to join. If they currently have other drug coverage, it may be as good as or better than Medicare prescription drug coverage. They may want to keep their current coverage and decline enrollment from Medicare. If they don't want Medicare drug coverage, they can call 1-800-MEDICARE (1-800-633-4227) and tell them they don't want to enroll. Remember, if they decline, they won't be enrolled in a Medicare drug plan now.

Step 2: Review Other Current Prescription Drug Coverage

If they have, or are eligible for other types of prescription coverage, they should read all the materials they get from their insurer or plan provider. Examples of other types of prescription drug coverage include coverage from a current or former employer or union, TRICARE, the Department of Veteran's Affairs, or a Medigap (Medicare Supplement Insurance) policy.

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They should talk to their benefits administrator, insurer, or plan provider. Joining a Medicare drug plan may affect their current prescription drug coverage. It may also affect coverage their spouse or other dependents may be getting if they are covered through that plan. Their current coverage may be as good as or better than Medicare prescription drug coverage. They may not need to join a Medicare drug plan. They may need to decline this enrollment from Medicare by calling 1-800-MEDICARE (1-800-633-4227) to keep their current coverage. TTY users should call 1-877-486-2048.

Step 3: Decide Which Option is Best

They need to consider their three options carefully. If they don't join a plan on their own or call 1-800-MEDICARE (1-800-633-4227) to decline Medicare prescription drug coverage, Medicare will enroll them in a drug plan. They may pay a premium fee to the plan each month. If they get a bill and don't want the plan, they should call the plan or 1-800-MEDICARE to decline the coverage. If they want to keep the plan Medicare enrolls them in, they don't need to do anything. They have Medicare prescription drug coverage to help them save money now and protect their future prescription needs.

Switching Drug Plans

If they join a Medicare drug plan on their own, Medicare will honor their choice and not enroll them in another drug plan. But if they don't join a drug plan on their own and Medicare enrolls them in one, they can still switch plans. They can switch to a different Medicare drug plan at least once until the end of the calendar year, and once each year after, between November 15 and December 31. To join a different Medicare drug plan, they should call the new plan to find out how to join. Joining a different plan will disenroll them from their current plan. Their new plan coverage would start the following month.

Note: In special circumstances, Medicare may give them other opportunities to switch to another Medicare prescription drug plan. For example, if they permanently move out of their drug plan's service area; if the plan stops offering prescription drug coverage; or if they enter, live in, or leave a nursing home.

For more information about Medicare prescription drug coverage

- Visit www.medicare.gov on the web and select "Search Tools" to get personalized drug plan information.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call your State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. See your copy of the "Medicare & You" handbook or call 1-800-MEDICARE for their telephone number.